

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants :	Winterer et al.	Customer No.:	21003
Serial No. :	10/757,317	Examiner:	Liu, Chia-Yi
Filed :	01/14/2004	Group Art Unit:	3695
For :	FINANCIAL TRANSACTION CARD WITH AUTOMATIC PAYMENT FEATURE		

AMENDMENT AND RESPONSE TO OFFICE ACTION

FILED ELECTRONICALLY

Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Madam:

This paper is filed in response to the final Office Action mailed on September 23, 2010. Applicants respectfully request continued examination and submit herewith the associated fee. Applicants further submit a request for a one-month extension of time, which extends the deadline for filing a response to Monday, January 24, 2011 because January 23 falls on a Sunday. The requisite fee for that extension, and any additional necessary fees, can be charged to our Deposit Account No. 02-4377.

Amendments to the claims begin on page 2 of this paper.

Remarks begin on page 6 of this paper.